

Information to identify the case:

Debtor 1	<u>Michael Raymond Demarco</u>	Social Security number or ITIN	xxx-xx-5866
	First Name Middle Name Last Name	EIN	--_-----
Debtor 2	<u>Peter Ray Pope</u>	Social Security number or ITIN	xxx-xx-5962
(Spouse, if filing)	First Name Middle Name Last Name	EIN	--_-----
United States Bankruptcy Court WESTERN DISTRICT OF PENNSYLVANIA			
Case number: 16-11113-TPA			

Order of Discharge

12/15

IT IS ORDERED: A discharge under 11 U.S.C. § 727 is granted to:

Michael Raymond Demarco
aka Michael R. Demarco, aka Michael Marco

Peter Ray Pope
aka Peter R. Durman

10/2/17

By the court: Thomas P. Agresti
United States Bankruptcy Judge

Explanation of Bankruptcy Discharge in a Chapter 7 Case

This order does not close or dismiss the case, and it does not determine how much money, if any, the trustee will pay creditors.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily or from paying reaffirmed debts according to the reaffirmation agreement. 11 U.S.C. § 524(c), (f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts owed before the debtors' bankruptcy case was filed.

Also, if this case began under a different chapter of the Bankruptcy Code and was later converted to chapter 7, debts owed before the conversion are discharged.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

For more information, see page 2 >

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for most taxes;
- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- ◆ some debts which the debtors did not properly list;
- ◆ debts for certain types of loans owed to pension, profit sharing, stock bonus, or retirement plans; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

Also, debts covered by a valid reaffirmation agreement are not discharged.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of the bankruptcy discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.

Certificate of Notice Page 3 of 4
 United States Bankruptcy Court
 Western District of Pennsylvania

In re:
 Michael Raymond Demarco
 Peter Ray Pope
 Debtors

Case No. 16-11113-TPA
 Chapter 7

CERTIFICATE OF NOTICE

District/off: 0315-1

User: amaz
 Form ID: 318

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 Total Noticed: 49

Date Rcvd: Oct 02, 2017

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Oct 04, 2017.

db/jdb
 cr
 14324156 #+Michael Raymond Demarco, Peter Ray Pope, 91 Lilac Drive, West Middlesex, PA 16159-2527
 14324158 +Santander Consumer USA Inc., 14841 Dallas Pkwy #300, Dallas, TX 75254-7883
 14324159 +Alpha Recovery Corp, 5660 Greenwood Plaza Blvd Suit, Greenwood Village CO 80111-2417
 14324163 +Apothaker Scian Pc, 520 Fellowship Rd Suite C306, Po Box 5496, Mt Laurel NJ 08054-5496
 14324165 +Asset Recovery, 2200 E Devon Ave Ste 200, Des Plaines IL 60018-4501
 14324166 +Chase Mtg, Po Box 24696, Columbus OH 43224-0696
 14324170 +Client Services, 3451 Harry S Truman Blvd, Saint Charles, MO 63301-9816
 14324171 +Commonwealth Fiance, 245 Main St, Scranton, PA 18519-1641
 14324172 +Diversified Consultants, Po Box 1391, Southgate, MI 48195-0391
 14324178 +Dr Diaz Guerrero Sharon Comm.c, 94 w Connelly Blvd, Sharon, PA 16146-1754
 14324179 +Dr.robert Multari Primary Real, 2120 Likens Lane, Farrell PA 16121-2304
 14324183 +FNB Consumer Discount Company, 41 A Hadley Rd, Greenville, PA 16125-1239
 14324188 +Ge Services Limited, Po Box 3865, Houston TX 77253
 14324189 +Medicredit, Po Box 1629, Maryland Heights MO 63043-0629
 14324190 +Powell Rogers & Spea, Po Box 61107, Harrisburg PA 17106-1107
 14324191 +Regency Finance Co, 1 S Hermitage Rd, Hermitage PA 16148
 14324193 +Richard Shelestak Dmd, 3115 Main St, Po Box 252, West Middlesex PA 16159-0252
 14324194 +Rushmore Service Center, Po Box 5508, Po Box 5508, Sioux Falls SD 57117-5508
 14324198 +State Collection Services, 2509 s Stoughton Rd, Madison WI 53716-3314
 14324201 +Sunrise Credit Services, 234 Airport Plaza Blvd Ste 4, Farmingdale, NY 11735-3938
 +The Bureaus Inc, 1717 Central St, Evanston IL 60201-1507
 Viking, Po Box 44997, Minneapolis MN 55354

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center. smg

E-mail/Text: RVSVCBICNOTICE1@state.pa.us Oct 03 2017 02:26:00 Pennsylvania Dept. of Revenue,
 Department 280946, P.O. Box 280946, ATTN: BANKRUPTCY DIVISION,
 Harrisburg, PA 17128-0946
 14324154 +EDI: AAEO.COM Oct 03 2017 02:23:00 Aarons Sales, 2420 E.state St,
 Hermitage PA 16148-2722
 14324155 +EDI: ALLIANCEONE.COM Oct 03 2017 02:23:00 Alliance One, Po Box 3107,
 Southeastern PA 19398-3107
 14324157 +EDI: AMEREXPR.COM Oct 03 2017 02:23:00 American Express, Po Box 981537,
 El Paso TX 79998-1537
 14324160 +EDI: CAPITALONE.COM Oct 03 2017 02:23:00 Capital One, Po Box 30285,
 Salt Lake City UT 84130-0285
 14324162 +EDI: CAPITALONE.COM Oct 03 2017 02:23:00 Capital One Bank Usa Na, Po Box 30281,
 Salt Lake City, UT 84130-0281
 14324164 +EDI: CITICORP.COM Oct 03 2017 02:23:00 Citi Cards/Citibank, Po Box 6241,
 Sioux Falls, SD 57117-6241
 14324167 +E-mail/Text: kcarter@creditmanagementcompany.com Oct 03 2017 02:26:18
 Credit Management Company, 2121 Noblestown Rd, Pittsburgh PA 15205-3956
 14324168 +EDI: RCSFNBMARIN.COM Oct 03 2017 02:23:00 Credit One Bank, Po Box 98873,
 Las Vegas, NV 89193-8873
 14324169 EDI: DISCOVER.COM Oct 03 2017 02:23:00 Discover Financial Services, Po Box 15316,
 Wilmington, DE 19850
 14324174 +EDI: AMINFOFP.COM Oct 03 2017 02:23:00 First Premier Bank, 601 S Minnesota Ave,
 Sioux Falls, SD 57104-4868
 14324173 +EDI: AMINFOFP.COM Oct 03 2017 02:23:00 First Premier Bank, 3820 N Louise Ave,
 Sioux Falls SD 57107-0145
 14324180 +E-mail/Text: bankruptcy@huntington.com Oct 03 2017 02:26:03 Huntington National Bank,
 41 S High St, Columbus OH 43215-6170
 14324181 +EDI: IIC9.COM Oct 03 2017 02:23:00 Ic Systems, Po Box 64378, Saint Paul MN 55164-0378
 14324182 +EDI: RESURGENT.COM Oct 03 2017 02:23:00 Lvnv Funding,llc, Po Box 10497,
 Greenville SC 29603-0497
 14324184 +EDI: MID8.COM Oct 03 2017 02:23:00 Midland Credit, 2365 Northside Drive Suite 300,
 San Diego CA 92108-2709
 14324187 EDI: PRA.COM Oct 03 2017 02:23:00 Portfolio Recovery Associates,
 120 Corporate Blvd Ste 100, Norfolk, VA 23502
 14325626 +EDI: PRA.COM Oct 03 2017 02:23:00 PRA Receivables Management, LLC, PO Box 41021,
 Norfolk, VA 23541-1021
 14324185 +E-mail/Text: bankruptcy@firstenergycorp.com Oct 03 2017 02:26:09 Penn Power, Po Box 3687,
 Akron OH 44309-3687
 14324186 +E-mail/Text: pennstarfcu@neohio.twcbc.com Oct 03 2017 02:26:21 Pennstar FCU,
 4139 E. State St., Hermitage, PA 16148-3402
 14324192 +EDI: DRIV.COM Oct 03 2017 02:23:00 Santander, Po Box 961245, Fort Worth TX 76161-0244
 14324195 +EDI: RMSC.COM Oct 03 2017 02:23:00 Synch/jcpenny Co, Po Box 965007,
 Orlanda FL 32896-5007
 14324196 +EDI: RMSC.COM Oct 03 2017 02:23:00 Synchrony Bank/walm.art, Po Box 965024,
 Orlando FL 32896-5024
 14324197 +EDI: CITICORP.COM Oct 03 2017 02:23:00 Thd/cbna, Po Box 6497, Sioux Falls SD 57117-6497
 14324199 +EDI: CITICORP.COM Oct 03 2017 02:23:00 Tractor Supply/cbna, Po Box 6497,
 Sioux Falls SD 57117-6497
 14324202 +EDI: WFFC.COM Oct 03 2017 02:23:00 Wells Fargo, Po Box 14517, Des Moines IA 50306-3517

District/off: 0315-1

User: amaz
Form ID: 318

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Total Noticed: 49

Date Rcvd: Oct 02, 2017

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center (continued)

14324203 +EDI: WFFC.COM Oct 03 2017 02:23:00 Wffnb/furniture Barn, Po Box 14517,
Des Moines IA 50306-3517

TOTAL: 27

***** BYPASSED RECIPIENTS (undeliverable, * duplicate) *****
cr Pennstar Federal Credit Union, 4139 East State Street, Hermitage
cr Santander Consumer USA, Inc.
cr* +PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
14324161* +Capital One, Po Box 30285, Salt Lake City UT 84130-0285

TOTALS: 2, * 2, ## 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

Addresses marked '#' were identified by the USPS National Change of Address system as requiring an update.
While the notice was still deliverable, the notice recipient was advised to update its address with the court immediately.

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Oct 04, 2017

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on October 2, 2017 at the address(es) listed below:

James Warmbrodt on behalf of Creditor Santander Consumer USA, Inc. bkgroup@kmlawgroup.com
James Warmbrodt on behalf of Creditor Santander Consumer USA Inc. bkgroup@kmlawgroup.com
Kenneth K. McCann on behalf of Creditor Pennstar Federal Credit Union dlogan.123@outlook.com
Larry E. Wahlquist on behalf of Plaintiff United States Trustee larry.e.wahlquist@usdoj.gov
Office of the United States Trustee ustpreion03.pi.ecf@usdoj.gov
Tamera Ochs Rothschild trothschild@gmx.com, pa70@ecfcbis.com
Tamera Ochs Rothschild on behalf of Trustee Tamera Ochs Rothschild trothschild@gmx.com,
pa70@ecfcbis.com

TOTAL: 7